



09/518,837

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s): Frank D. Tuttle

Application No.: 09/518,837

Filed: 03/03/2000

Title: Loan Compliance Auditing System and Method

Group Art Unit: 3628

Examiner: Frantzy Poinvil

Attorney Docket No.: 800470

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**RESPONSE UNDER 37 CFR 1.111****REMARKS**

Dear Sir:

The Applicant thanks the Office for the careful consideration given the application in the communication of March 9, 2004. The Applicant believes that claims 1-42 define over the reference cited in the Office communications of March 9, 2004. The cited references, neither structurally nor more generally, suggest the claimed subject matter of Applicant's claimed invention. Contrary to the Office's assertion of obviousness, all elements of Applicant's claims are not disclosed in the cited references of Davidson (U.S. Patent No. 5,699,527) in view of CompliancePro. Therefore, the rejections are unsupported by the art and should be withdrawn. Applicant requests examination and reconsideration of the application in view of the following discussion.



5-10-04

AF 3628

PTO/SB/21 (02-04)  
Approved for use through 07/31/2006. OMB 0651-0031  
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<b>TRANSMITTAL FORM</b> <i>(to be used for all correspondence after initial filing)</i>	Application Number	09/518,837	
	Filing Date	Mar 3, 2000	
	First Named Inventor	Tuttle, Frank D.	
	Art Unit	3628	
	Examiner Name	Frantz Poinvil	
Total Number of Pages in This Submission	42	Attorney Docket Number	800470

ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment / Reply <input checked="" type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement  <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____	<input type="checkbox"/> After Allowance communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): -- postcard receipt
<div>Remarks</div> <div><b>RECEIVED</b> MAY 12 2004 <b>GROUP 3600</b></div>		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Taylor Russell & Russell, P.C. Douglas D. Russell
Signature	<i>Douglas D. Russell</i>
Date	May 7, 2004

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Signature	<i>Ellen Huffman</i>	Date	May 7, 2004

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